

PATENT
Attorney Docket No. 41980.001047

Listing of Claims

1. (currently amended) An online method for presenting ~~one or more~~ a plurality of health related goods or services offered by one or more offerors to a user for viewing and selecting at a remote terminal, the method comprising the steps of:
 - a) storing in a storage device at a central location health product related information pertaining to one or more health related goods or services;
 - b) establishing an electrical communication between the central location and the remote terminal;
 - c) determining at the central location if the user of the remote terminal is a registered user, and if the user is not registered presenting the unregistered user with a user profile inquiry, whereby an unregistered user uploads to the central location user profile data and satisfies other registration requirements, the user profile being received and stored at the central location;
 - d) presenting to and viewing by the registered user at the remote terminal information, based at least in part on the user profile, pertaining to health related goods or services;
 - e) the user remotely selecting a particular health related good or service;
 - f) the central location presenting the user with cost information related to the selected health related good or service; and
 - g) the user repeating the viewing and selecting steps to build a health benefits package based upon options available to the user.
2. (original) The method of claim 1, wherein at least one of the health related goods and services available to the user represents a health insurance product made available by an employer to its employees, the user being one of the employees.
3. (original) The method of claim 1, wherein at least one of the health related goods and services available to the user is a generally available good or service made available based on qualifying data.

PATENT
Attorney Docket No. 41980.001047

4. (original) The method of claim 1, wherein the user profile inquiry comprises one or more of user name, employer information, user health history data, family member information, family health information and email address.

5. (original) The method of claim 1, wherein at least one of the health related goods and services available to the user represents at least one of dental insurance, life insurance and disability insurance products.

6. (original) The method of claim 5, wherein the health benefits package involves at least one of a flexible savings account and a medical savings account.

7. (original) In an online system operated over a distributed computer network, the network comprising at least one server at a central location accessible to remote users over the network via remote terminals, and a storage device in communication with the server, a method comprising the steps of:

a) receiving and storing at the central location electronic information concerning at ~~least one~~ a plurality of health related goods or services from at least one offeror to be made available to remote users;

b) establishing an electrical communication between the central location and a remote terminal over the network;

c) determining at the central location if the user of the remote terminal is a registered user, and if the user is not registered presenting the unregistered user with a user profile inquiry, whereby an unregistered user uploads to the central location user profile data and satisfies other registration requirements, the user profile being received and stored at the central location;

d) presenting, based at least in part on the user profile, information related to one or more of the at least one health related good or service;

e) selecting by the user at the remote terminal at least one presented health related good or service and transmitting a request to the central location to receive additional information related to the selected health related good or service;

f) the user repeating the viewing and selecting steps to build a health benefits package based upon options made available to the user; and

g) storing at the central location information about the user health benefits package.

PATENT
Attorney Docket No. 41980.001047

8. (original) The method of claim 7, wherein the options made available to the user are comprised of insurance products made available to the user by the user's employer.

9. (original) The method of claim 8, wherein the options are one or more of the group consisting of health, dental, life and disability insurance products.

10. (original) The method of claim 7, wherein the user profile inquiry comprises one or more of user name, family member information, employer information, user health history information, family health history information, and email address.

11. (original) The method of claim 7, wherein the user is presented with information related to deductible and cost for one or more health related good or service.

12. (original) The method of claim 7 further comprising the steps of: selecting by the user at least two competing health related goods or services; comparing at the central location the at least two competing health related goods or services; and presenting to the user information pertaining to the comparative results.

13. (currently amended) An online system for presenting health related goods or services over a distributed network, the health related goods or services being presented over the distributed network to remote users, the system comprising:

a central location comprising at least one server and having at least one processor and at least one database, the at least one database for storing data related to the health related goods or services and user profile information, the central location server having a communication device for establishing electrical communications with remote users over the distributed network;

a remote terminal operated by a remote user and having a display and a data entry device, the remote terminal further having a communication device for establishing communication with the central location over the distributed network, the user having profile data stored at the central location; and

the central location further comprising a package module adapted to generate a user package information comprising cost and ~~deductible~~ deductible data associated with ~~at least one~~ a plurality of health related goods or services based at least in part on the remote user's profile data, the central location presenting the package information to the user;

PATENT
Attorney Docket No. 41980.001047

wherein the remote terminal displays the package information received from the central location to the user, the user communicating selection input via the data entry device in response to the displayed package information to thereby build a benefits package including at least one health related service.

14. (original) The system of claim 13, wherein the package includes at least one of health insurance, dental insurance, life insurance and disability insurance products.

15. (original) The system of claim 14, wherein the package made available to the user is at least in part subject to the user's employer benefits offerings.

16. (original) The system of claim 13, wherein the central location further comprises a comparing module adapted to compare at least two competing health related goods or services and to generate comparative results, the central location transmitting the comparative results to the remote terminal for viewing by the user.

17. (original) The system of claim 16, wherein the user selects a desired health related good or service upon viewing the comparative results.

18. (new) A method of online claim payment and financial management of a plurality of benefit related goods and services to enable a user to view and manage benefits related activities at a remote terminal, the method comprising the steps of:

- a. establishing a user account partitioned into sub-accounts, each controlled by separate rules, and each added to or subtracted from based on benefit management or user-defined preferences, the user account comprising one or more of a flexible savings account, a medical savings account, and a financial account, the financial account being one of a credit or debit type account;
- b. initiating a financial transaction at a service or product provider via a card swipe or through an internet browser function wherein the transaction is first identified as either a health-related or non-health related transaction;
- c. if the transaction is non-health related, routing the transaction through a user's financial account to effect payment directly to the provider;
- d. if the transaction is health-related, processing the transaction to determine if a user's health insurance related deductible has been met; and

PATENT
Attorney Docket No. 41980.001047

- e. if the insurance deductible has been met, routing the transaction to an insurance carrier associated with the insurance deductible for effecting payment to the provider.

19. (new) The method of claim 18 further comprising the step of:

- f. if the Employee's insured deductible has not been met, processing the transaction to determine if there is a balance in a user's flexible savings account:
 - (1) if there is a balance in the user's flexible savings account sufficient to cover the entire transaction, the amount is deducted therefrom and payment is made directly to the provider;
 - (2) if there is a balance in the user's flexible savings account but the balance is not sufficient to cover the entire transaction, the balance is deducted from the user's flexible savings account, payment is made directly to the provider, and the remainder of the transaction is routed further to the user's medical savings account; and
 - (3) If there is no balance in the user's flexible savings account, the entire transaction is further routed to the user's medical savings account.

20. (new) The method of claim 19 further comprising the step of:

- g. processing the transaction further to determine if there is a balance in the user's medical savings account:
 - (1) if there is a balance in the user's medical savings account to cover the entire amount of the remaining transaction, the amount is deducted from the user's medical savings account and payment is made directly to the provider;
 - (2) if there is a balance in the user's medical savings account but it is not sufficient to cover the remaining transaction amount, the balance is deducted from the user's medical savings account, payment is made directly to the provider, and the remainder of the transaction is routed further to a user's financial account;
 - (3) If there is no balance in the user's medical savings account, the remaining balance is further routed to the user's financial account.

PATENT
Attorney Docket No. 41980.001047

21. (new) An online premium or payment contribution and financial management system for managing contributions to accounts for a plurality of benefits related goods and services enabling a user viewing and managing at a remote terminal, the method comprising the steps of:
- a. making contributions directly from a user's earned salary as a payroll deduction to the user's:
 - (1) flexible savings account;
 - (2) medical savings account;
 - (3) applicable insurers/benefits providers accounts;
 - b. the user's employer making contributions directly to:
 - (1) employee medical savings accounts;
 - (2) applicable insurers/benefits providers accounts; and
 - (3) a third-party manager of health and non-health related accounts.